



# Healthier Lives Across Generations

A BLUEPRINT FOR  
INTERGENERATIONAL LIVING





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# Table of Contents

<b>Executive Summary</b> .....	4
<b>About the Blueprint</b> .....	6
<b>Background and Overview</b> .....	7
<b>Recommended Action Steps</b> .....	10
Strategy I: Build the Evidence .....	10
Strategy II: Create a Compelling Narrative .....	12
Strategy III: Advance Policies and Funding Mechanisms .....	14
Strategy IV: Promote Promising Practices and Design Elements .....	16
<b>Call to Action</b> .....	18
<b>Conclusion</b> .....	20
<b>Voices from the Field</b> .....	22
<b>Glossary</b> .....	23
<b>About</b> .....	25
<b>Symposium Participants</b> .....	26
<b>Resources</b> .....	27
<b>Endnotes</b> .....	27



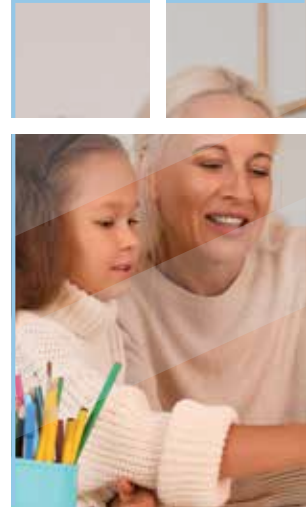
# Executive Summary

**Intergenerational Living** takes many forms. It includes communities that house older adults and younger people with the intention of supporting and strengthening intergenerational relationships, as well as multigenerational households, which can include three or more generations of family living together. **Healthier Lives Across Generations: A Blueprint for Intergenerational Living** is focused on *intentional* intergenerational living, or communities open to people of all ages that have a deliberate focus on fostering intergenerational interaction and relationships. The Blueprint is a call to action and a strategic plan for the burgeoning field of intergenerational housing and is centered on the need for safe and sustainable housing that improves health and well-being among people with low or moderate incomes who have historically been left out of affordable and accessible living options.

The goal of the Blueprint is to promote intergenerational living that 1) provides adequately for safety, health, and the basic necessities of life, 2) promotes programs, policies, and practices that increase cooperation, interaction, interdependence, and understanding between people of different generations, and 3) enables all ages to share their talents and resources, and to support each other in relationships that benefit both individuals and their community.<sup>1</sup> This Blueprint is about promoting living options that combat ageism and are infused with programs and architectural design features like common areas and outdoor spaces that facilitate positive interactions and experiences across generations.

**Intergenerational living is a promising solution to some of our society's most pressing issues.** The lack of affordable housing impacts all generations, especially older adults, young people, and people with lower incomes. The Surgeon General has declared loneliness an epidemic and one in four older adults are considered socially isolated.<sup>2</sup> As explored in greater depth later in the Blueprint, available research and anecdotal information suggests that intergenerational living gives older and younger people a sense of purpose, creates more empathy, and decreases loneliness and social isolation. Additional research is needed to fully explore and demonstrate the impact of intergenerational living, but the potential of intergenerational living is too great to allow it to remain a novelty.





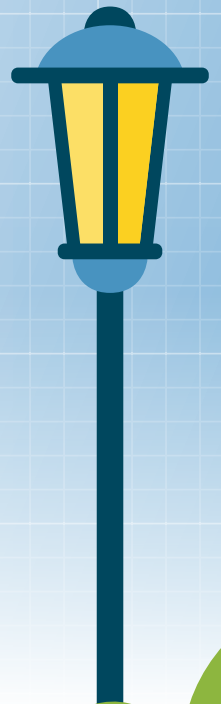
The following **four key strategies and recommended action steps** to increase the availability of intergenerational living options emerged from a two-day symposium and are highlighted in the Blueprint:

1. **RESEARCH:** Build the Evidence Base
2. **COMMUNICATION:** Create a Compelling Narrative to Engage the Private Sector and Build Awareness
3. **POLICY AND FINANCE:** Advance Policies and Funding Mechanisms that Encourage and Support Conditions for Scaling
4. **PRACTICE AND DESIGN:** Promote Promising Practices and Design Elements.

The Blueprint concludes with an **action agenda** that details steps public and private investors, federal and local government entities, and policymakers can take to increase intergenerational living options and improve healthy communities where all generations can thrive.

Housing design, systems, and services have segregated people of different generations, races, and incomes for decades; and since the mid-twentieth century, have been largely focused on the “nuclear” family. This framework has contributed to growing isolation and disconnection.

Intentional intergenerational living communities have the potential to address some of society’s urgent challenges - creating more opportunities to live affordably, decreasing social isolation and loneliness, and potentially improving health and reducing healthcare costs.



# About the Blueprint

The outline and elements of *Healthier Lives Across Generations: A Blueprint for Intergenerational Living* were created collaboratively during a national symposium at Harvard University's Graduate School of Design. The event was hosted by Generations United, the Housing an Aging Society Program at Harvard's Joint Center for Housing Studies, and LeadingAge LTSS Center @UMASS Boston. Participants included leaders in housing, finance, and social services, as well as researchers and advocates.

Over the two-day working session, participants examined innovative intergenerational housing models and financing strategies, as well as policies that facilitate and hinder intergenerational housing and living. The group learned about the most recent research on intergenerational housing in the United States and abroad. Participants also brainstormed ways that intergenerational housing can be scaled so that more people with a variety of experiences and resources can benefit from the social connection, affordability, and community it provides.

Four key strategies were identified to promote the expansion of intergenerational living: 1) build the evidence base, 2) create a compelling narrative to engage the private sector and build awareness, 3) advance policies and funding mechanisms that encourage and support conditions for scaling, and 4) promote promising practices and design elements.

The Blueprint has a specific focus on the need for safe and sustainable housing among people with low or moderate incomes who have historically been left out of healthy, affordable, and accessible living options. Symposium participants felt strongly that this document also includes the interests and concerns of the growing number of middle-income households that struggle to pay for market-rate housing and paid caregiving supports.



Existing research on intergenerational housing was compiled prior to the symposium by Jennifer Molinsky, Harvard Joint Center for Housing Studies and Robyn Stone, LeadingAge LTSS Center @UMASS Boston, and served as the basis for the discussion at the symposium and the foundation of the Blueprint. This Blueprint is also informed by focus groups and interviews with intergenerational housing providers and residents. Their experiences are integrated into the recommendations and highlighted throughout.

## WHO SHOULD READ THE BLUEPRINT?

This document is a call to action and a strategic plan for the growing field of intergenerational living. The Blueprint is intended for a broad audience of policymakers, state, local, and federal housing financiers, affordable housing developers, housing advocates, researchers, healthcare and social service organizations, elected leaders, philanthropy, and others.

# Background and Overview

## WHAT IS INTERGENERATIONAL LIVING?

Intergenerational living takes many forms and includes communities that house older adults and younger people to support and strengthen intergenerational relationships, as well as multigenerational households, which can include three or more generations of family living together or unrelated individuals living together in shared housing that involves an exchange or services for reduced rent.

The Blueprint is focused on models that fall under the definition of intentional intergenerational living, or residential settings open to people of all ages, including children and older adults, that have a deliberate focus on fostering intergenerational interaction and relationships.<sup>3</sup>

Intentional intergenerational living includes:

- **Cohousing** — combines private homes of different sizes and styles with shared facilities and usually a common house with a large kitchen and dining room. Cohousing is typically established with private funding and operated by residents or established and operated by a non-profit organization.
- **Multifamily Intergenerational Community** — a single building or development is divided to accommodate more than one family or individual tenants living separately. Multifamily intergenerational communities offer private housing to each household but within a shared space (building or property) with shared features such as common rooms or gardens. These models are often built for specialized populations and supported by programming. They can be publicly subsidized and/or market-rate and built by non-profit or for-profit housing developers.
- **Specialty Older Adult and Student Housing** — includes university-based retirement communities - a residential community for adults aged 55 and over, co-located or adjacent to a university or college where older adults and college students share campus amenities. Other models include college students living in retirement communities for free or reduced rent in exchange for services such as providing companionship, working in the facility, running errands, or performing music.



*Photo courtesy of H.O.M.E.*

Intentional intergenerational living arrangements have the potential to address some of society's most pressing challenges: they can create more opportunities to live affordably, decrease social isolation and loneliness, combat ageism, and have the potential to improve overall health and reduce healthcare costs. They may improve health by reducing social isolation, which is a risk for poorer health, and reduce costs through mutual support provided by members of the community, which can decrease the need for some paid supports. With affirmative outreach and close attention to the interests and experiences of people who have been disproportionately impacted by health inequities and housing instability, intergenerational living can improve access to healthy, accessible, and supported living environments enhancing opportunities for all generations to thrive.

The Blueprint aims to promote intergenerational living that 1) provides adequately for safety, health, and the basic necessities of life, 2) promotes programs, policies, and practices that increase cooperation, interaction, interdependence, and understanding between people of different generations, and 3) enables all ages to share their talents and resources, and support each other in relationships that benefit both individuals and their community.<sup>4</sup> This Blueprint is about promoting living options that are infused with features that facilitate positive interactions and experiences across generations through programming and architectural design and work to decrease ageism.

## WHY IS THIS IMPORTANT?

Affordable housing has been a long-standing challenge in the U.S. However, recent problems such as limited housing inventory, rising mortgage interest rates, and rent increases are preventing younger generations from getting a foothold in the housing market. At the same time, the growth of the nation's older population is increasing demand for housing that is accessible, easier to manage, and well-connected to supports and services. While many seek to remain in their current homes and communities, lack of affordability, accessibility, and opportunities for social engagement may make this difficult. Housing preservation resources are limited, and housing cost burdens are disproportionately experienced by the youngest and oldest households, people of color, and older renters.<sup>5</sup>

In addition to wide-ranging housing affordability concerns, we are also scrambling to afford and coordinate care for our oldest and youngest loved ones. The number of workers in the caring professions has decreased sharply in the last few years, and by many accounts is not expected to bounce back to pre-pandemic levels. This factor, compounded by the aging of the population, means for many of us, the amount of family caregiving we provide is only going to increase.

Lastly, we are living in a time of growing isolation. In 2023, the U.S. Surgeon General called isolation and loneliness an epidemic and compared its negative effect on public health to that of smoking and obesity. Older adults over 65 are more likely to live alone, and one in four is considered socially isolated.<sup>6</sup> Younger adults, however, are more than twice as likely to report feeling lonely than those over 65.<sup>7</sup> While isolation is growing, so too is interest in building connections across the generations, and many new immigrant communities bring with them a strong emphasis on respecting elders and intergenerational relationships.

The good news is that we understand these issues more now than in the past and are starting to realize that we all benefit when everyone is living in affordable, quality, accessible housing, in communities where there are ample opportunities to develop positive relationships with neighbors of all ages. With this increasing awareness, there is greater interest in investing in more housing options and opportunities to build positive relationships with one another. Indeed, research and anecdotal evidence presented at the symposium showed that many existing intergenerational communities were created in pursuit of these pressing issues:

- Rising housing costs
- High cost and limited availability of care and support for older people and young families
- Frayed community connections
- Lack of accessible housing, inventory, and design for people with disabilities
- Improving neighborhood stability

Importantly, intergenerational housing alternatives have also been developed to improve equity for people historically denied access to quality, affordable housing. With thoughtful design and attention to the needs of residents, intergenerational living can be a creative solution for ensuring we can all thrive at any age. It can address the growing need for eldercare and childcare through intergenerational shared sites. It can also offer people more options for living in connected communities where neighbors are available to offer help or simply a connection when needed.



## WHAT DO WE KNOW ABOUT INTERGENERATIONAL LIVING?

Only limited research exists on outcomes of intergenerational living and given the wide variety of intergenerational settings that exist, generalized findings are rare. However, available literature has reported positive outcomes related to resident health and well-being, affordability, and neighborhood stability. Some studies have shown that older residents of intergenerational living environments benefit from social opportunities and in-kind support among neighbors, as well as a sense of security that they can ask neighbors for help in an emergency.<sup>8</sup>

In one study, better health was reported over time for older adults living in intergenerational housing compared to those in conventional settings.<sup>9</sup> Research has also found positive outcomes for specific populations, including young people in foster care living in intentional intergenerational communities, including higher rates of high school graduation and higher educational achievement than the national averages for foster youth and lower rates of repeated grades, arrests, and teen parenting.<sup>10</sup>

A slightly larger body of work has documented important variables in intergenerational environments, noting the diversity of ownership and governance structures, the range of practices aimed at building community, the importance of physical design in fostering social interaction, and the role of shared resources and in some cases, subsidies, in lowering costs.<sup>11</sup>

Intergenerational living provides a glimpse into a future that most of us want, one where we can stay healthy, stay connected to older and younger generations, and live in a community where we can be ourselves and feel like we are contributing and adding value.

## HOW DO WE BRING INTERGENERATIONAL LIVING TO SCALE?

The potential of intergenerational living to address multiple social challenges, such as housing affordability, growing social isolation and loneliness, and rising healthcare costs, is too great to allow it to remain a novelty. A cultural movement is needed to ensure intergenerational living opportunities are widely available to all people, regardless of their location or income. To achieve this goal, action is needed in four strategies:

1. **RESEARCH:** Build the Evidence Base
2. **COMMUNICATION:** Create a Compelling Narrative to Engage the Private Sector and Build Awareness
3. **POLICY AND FINANCE:** Advance Policies and Funding Mechanisms that Encourage and Support Conditions for Scaling
4. **PRACTICE AND DESIGN:** Promote Promising Practices and Design Elements.

**“I don’t have grandkids, but my community gives me the opportunity to play an active part in the lives of the children that live here.”**

Older Adult Living Intergenerationally

# Recommended Action Steps



## Strategy I: Build the Evidence

Existing research demonstrates great promise in intergenerational living, but more concrete, quantitative research is necessary to prompt investment in intentional intergenerational living models and create public demand. This is especially important in our society where there is a deeply ingrained culture of individualism and self-reliance compared to other countries where intergenerational living is more common. Research that indicates the health, social, and affordability benefits of intergenerational living is critical for shifting our values toward appreciation for community and mutual support. Intergenerational living may never be for everyone, but people must have the research they need to choose this option if they wish.

### RECOMMENDED ACTION STEPS:

To close the gaps in our knowledge regarding intergenerational living, we must develop and invest in a focused research agenda that includes using quasi-experimental design and participatory community research to:

1. Evaluate the role of intergenerational living on physical and mental health among all generations, especially among those who are disproportionately affected by health disparities and have been historically left out of quality, accessible, and affordable housing.
2. Study the impact of intergenerational living on younger residents, such as effects on education, mental health, and social well-being.
3. Determine how intergenerational living reduces social isolation and loneliness.
4. Identify the factors that influence positive outcomes among residents in intergenerational housing.
5. Conduct market research to better understand the demand for and hesitation about living in an intergenerational community.
6. Determine the impact of intentional intergenerational living on healthcare service utilization, childcare, and eldercare costs.
7. Assess the impact of intentional intergenerational living on reducing adverse environmental impacts associated with urban sprawl, (i.e. loss of natural habitats, increased greenhouse gas emissions, and reduced air and water quality) and on neighborhood stability.

## INTERGENERATIONAL LIVING

### One Flushing

One Flushing is a 10-story complex with 231 units designed for residents of all ages in the Queens neighborhood of Flushing in New York City. The mixed-income development includes apartments for individuals and families, including 66 units for older adults, and a community center that offers social services is part of the city's Mandatory Inclusionary Housing Program (MIH).

One Flushing includes retail space for local businesses on the ground floor and a community center offering social services to tenants and members of the larger community. The building has a 24-hour doorman, children's playroom, gym, landscaped rooftop terraces, a rooftop farm, a walking path for residents, and areas of tranquility for the practice of tai-chi.

The walking paths, farms, and gardens act as natural places for tenants of all generations to work together and build relationships. In addition, the community center hosts a leadership program for local high school students who work with older adult tenants to build basic computer skills.

“

MIKE, 34, A RESIDENT OF ONE FLUSHING:

*I was initially drawn to the building because it is gorgeous and well taken care of. I feel like I live in a luxury apartment though technically it's not!*

*My neighbors are twice my age and we do not speak the same language, but we have a great rapport. I've made a few friends throughout the building who check up on me and we hang out occasionally.*

*We have a community room, and someone started a game night, all the residents are invited to play games – it is just a great way to get to know people. I have also made friends at the onsite gym and even the laundry room.*

*My generation and younger, feel isolated and there seems to be a real fear and stigma around community. Younger people can have a harder time coming together, we need more community. The spaces we have here give us the chance to just be around each other...there are so many spaces for that. I realize many of us are apprehensive, but we have to start by utilizing available spaces under common interest.*

*The city is over-populated and does not offer a lot of free spaces to hang out, but there are so many places here. If developers built more community spaces in residential buildings, I think more people would utilize them.*

[one-flushing.com](http://one-flushing.com)



Photos courtesy of One Flushing



## Strategy II: Create a Compelling Narrative

The limited information that exists on intentional intergenerational living is either from European countries where this is more common or is based on niche models in the United States that focus mostly on vulnerable populations. While these models serve an important role and should be expanded, for the concept of intergenerational living to grow, it must be extended to more people with a variety of backgrounds, experiences, and incomes.

In addition to more robust research, a comprehensive communications strategy is key to promoting intergenerational living to a broad and inclusive audience. Defining and communicating the concept must be done with messages that resonate with the investor community, leaders in municipal and state agencies, builders, and urban planners and that are attractive to both older and younger people and culturally diverse populations.

This work cannot shy away from acknowledging and recognizing the structural racism that has resulted in a lack of investment in quality, affordable housing options in communities of color. As we promote and attempt to scale intentional intergenerational living, we must keep in mind that most naturally occurring multigenerational living situations are more common among people with lower incomes and households of color. Part of this work must be about understanding the stories of people with different backgrounds and experiences to ensure intergenerational housing models resonate and appeal to a broad cross-section of society.

### RECOMMENDED ACTION STEPS:

To broaden interest and increase demand in intergenerational living we need to:

1. Create an enticing narrative about what it means to live in intergenerational housing arrangements.
2. Conduct culturally sensitive focus groups to better understand people's experiences, and craft messages that are inclusive of socioeconomic status and resonate within and across groups.
3. Develop common terminology to clearly and inclusively define intergenerational living situations.
4. Communicate the benefits of intergenerational living and using methods that appeal to different age groups (e.g., videos, documentaries, social media).
5. Conduct a public awareness campaign to a) normalize intergenerational living; b) explain how intergenerational living can help address pressing issues like the caregiving shortage, rising healthcare costs, housing, and long-term care costs; and c) engage younger populations who may be more open to creative housing options.
6. Create a "lookbook" or a portfolio of intergenerational living design images that is updated frequently to help people understand what intergenerational living looks like.
7. Integrate communication about intergenerational housing into federal, state, and local policy discussions around the future of affordable housing and economic security for different age groups.

## INTERGENERATIONAL LIVING

### Housing Opportunities & Maintenance for the Elderly (H.O.M.E.)

H.O.M.E. offers intergenerational housing in Chicago, Illinois because they believe that older adults should not be segregated from other generations. H.O.M.E. and its residents also maintain that people of all ages benefit from connecting with one another in daily life.

H.O.M.E. owns and manages 78 apartments in three affordable intergenerational buildings where older adults choose between private apartments or, for those who desire more support and a family-like setting, Good Life Senior Residences. The Good Life Model offers older adults, young people, and families an opportunity to live in a community, build robust relationships, and thrive in shared experiences. Resident Assistants also live on-site and are typically younger people who welcome living and socializing with older people. They receive room and board and a stipend in exchange for cooking one or two weekly meals and spending time with residents.

ACCORDING TO A H.O.M.E. TENANT:

“ *There is just a willingness to help here, you feel comfortable sharing personal stories and they go out of their way to try to help you...other places are not like that...I did not have that before.* ”

[homeseniors.org](http://homeseniors.org)



Photos courtesy of H.O.M.E.



## Strategy III: Advance Policies and Funding Mechanisms

Intergenerational living is currently funded by a combination of public dollars, private investment, and philanthropic donations. Existing research demonstrates that developing intergenerational housing is typically a lengthy and complex process; often multiple sources of financing need to be assembled, and it is often challenging to acquire suitable land at a reasonable price.<sup>12</sup> Federal and state funding sources can help ensure long-term affordability; indeed, existing communities in the U.S. have utilized Low-Income Housing Tax Credits (LIHTC) and Housing Choice Vouchers to subsidize construction and rents. In addition, energy-efficient design, smaller units, and shared amenities have also been instrumental in reducing costs.<sup>13</sup>

To bring intergenerational living to scale, state, local, and federal governments need to partner with a variety of other actors in the private sector, including for-profit and nonprofit housing developers, to invest in the creation of a variety of affordable options for people with a range of incomes.

There are examples of intergenerational living that are currently financially out of reach for many but can serve as a creative vision for future intergenerational living adaptations. For example, one such model, retirement communities on college campuses, focus on life-long learning and typically feature state-of-the-art design and amenities. Models like these are attractive and exciting to those who can afford them.

While households with low incomes frequently struggle to afford housing along with other basic necessities, a growing share of households with middle incomes also find themselves paying more than 30 percent of their income for housing.<sup>14</sup> The affordable housing crisis impacts middle-income young adults and young families who struggle to pay for housing and other expenses such as childcare, transportation, and groceries. This group includes those whose incomes are too high to qualify for housing assistance (which itself is not an

entitlement) but too low to afford quality market-rate housing, especially older adults who may also need supports and services delivered to the home. Public investment in intergenerational living could better support people with low and moderate incomes strained to afford housing and expand access to the benefits of these arrangements.

In addition to bricks and mortar, programs and services are essential for most intergenerational living models to operate. Communities may employ skilled social workers or residence service coordinators trained to engage older and younger residents in community and relationship building. More expensive models may offer home health support and/or skilled nursing care for older residents to allow them to stay in place as they age (and in some places, individuals may be able to procure these services for themselves). Yet funding for services in affordable intergenerational living is precarious, with operators typically relying on a patchwork of grants and donations to pay for these crucial services.



*Photo courtesy of Bridge Meadows*

## RECOMMENDED ACTION STEPS:

The following steps can help promote investment in intergenerational housing:

1. Ensure public funding sources support the cost of common spaces essential for building community.
2. Expand the Low-Income Housing Tax Credit (LIHTC) to provide more housing opportunities for those with low and moderate incomes.
3. Advocate that intergenerational housing be a priority in state Qualified Allocation Plans (QAPs) used in the award of Low-Income Housing Tax Credits.
4. Align eligibility and funding for supports and services with housing resources to ensure residents' full range of needs are met.
5. Create a preference for a mix of ages in local housing lotteries.
6. Develop a new funding mechanism/ subsidy (or tax advantages) for intergenerational/mixed-income housing.
7. Ensure that local zoning allows for and encourages the development of affordable multifamily housing options, including those with shared amenities and common spaces.
8. Allow for more flexibility within federal and state housing subsidies to facilitate the development of intergenerational housing. This could be accomplished by funding demonstration projects that eliminate policy barriers to determine which regulations can be waived under the right circumstances.

**“Everyone [in the community] has a caring concern for others...and that is just needed...that connection... someone to ask you how you’re doing.”**

Older Adult Living Intergenerationally



## Strategy IV: Promote Promising Practices and Design Elements

Intergenerational living could simply be older and younger neighbors living side by side or in the same community. However, the symposium focused on models that were deliberate about fostering intergenerational interaction through a combination of informal and intentional programming and design.

Intentional intergenerational living includes programming that ensures older and younger people interact and build relationships. Design features, such as common areas, strategically placed pathways, and more, also play a role in encouraging intergenerational relationships. Shared spaces such as libraries, community gardens, or larger lobbies where people can congregate and socialize are essential features of intergenerational living. Design can also help promote healthy activities and contact with nature or the outdoors. For instance, at [One Flushing](#) in New York, the laundry room is on the third floor adjacent to the rooftop garden. This purposeful design feature allows parents/grandparents to play with children in the playground, tend to their gardening projects, or practice Tai Chi while they wait for their laundry.



While there is a lot of room for creativity and flexibility, some practices and design elements are essential to support a thriving intergenerational community:

- Purposeful programming to promote interaction and understanding. Engagement strategies should be inclusive of people with different life experiences, races/ethnicities, gender expression, and backgrounds.
- Universal and age-friendly design standards to ensure communities are accessible to people of all ages and abilities.
- Staff, including service providers and property managers, who share in the community's mission.
- Resident leadership at the center of decision-making around programming and community life.
- Housing that is affordable to people at different income levels.
- Shared indoor and outdoor spaces for congregating and socializing as a community or in small groups (e.g., dedicated areas for youth to gather).
- A balance of shared and private spaces.
- Proximity to community amenities such as public transportation, grocery stores, and green spaces.

Intergenerational housing must be flexible and evolve with the changing life circumstances of residents: children grow up and may become parents, households may expand or contract, and older adults may need more services. Models need to be able to grow and adapt as people do, maintain a sense of community as people move in and out, and promote connection across diverse groups of people with different experiences.



## RECOMMENDED ACTION STEPS:

Strategies to support the field and ensure intergenerational living actively fosters a healthy environment for generations to thrive include:

1. Create resources to help housing developers and other stakeholders plan and develop effective intergenerational design and programming.
2. Create an intergenerational fellowship in post-secondary education programs that blends urban planning and social work to promote the development and design of intergenerational housing.
3. Develop training for service and property management staff to ensure support is aligned and flexible to adapt to the changing needs of residents.
4. Create tools to help new intergenerational communities develop culturally responsive design features, amenities, supportive services, and community engagement strategies.
5. Promote and encourage the practice of engaging the surrounding community in the design and development of a new housing initiative.
6. Utilize the arts to promote connection across diverse groups of people of different ages and experiences.
7. Compile and share practical examples of intergenerational living and share best practices to guide quality programming.



# Call to Action

## LOCAL GOVERNMENT

- Expand opportunities for development by making publicly owned land and underutilized real estate available for the development of affordable intergenerational living.
- Ensure that local zoning allows for the development of affordable intergenerational, multifamily living options. Expedited permitting and technical support can also speed the development of these models.
- Intentionally engage and consider the needs of diverse older adults and younger generations in city/town planning processes to ensure the community infrastructure is inclusive, equitable, and meets the needs of every resident regardless of age, race, or economics.

## STATE GOVERNMENT

- Encourage intergenerational development via the Qualified Allocation Plan (QAP) by setting specific allocation criteria for awarding Low-Income Housing Tax Credits (LIHTC) for intentional intergenerational communities.
- Expedite the development approval process by streamlining restrictive and burdensome regulations to create more intergenerational living options.
- Commit funding to the development of intergenerational living via state housing trust funds. Give preference to sites that propose serving all generations.

## FEDERAL GOVERNMENT

- Increase the supply of affordable intergenerational housing options for those with low-moderate incomes by increasing funding for the LIHTC and expand the availability of rental assistance to those with low incomes.
- Integrate and align funding for supportive and intergenerational services with housing resources to ensure sustainable service funding. Provide funding for common spaces such as community rooms.
- Develop a new funding mechanism such as a subsidy or tax advantage for intergenerational/mixed-income housing.



Photo courtesy of H.O.M.E.

## PHILANTHROPY

- Create a consortium of funders that include those focused on children, older adults, and housing with the goal of making shared investments in intergenerational living.
- Invest in research studies on intergenerational living including those that focus on the impact of intergenerational housing on health and well-being.
- Provide support to create resources and tools to develop more intergenerational housing, including step-by-step how-to guides for leaders in municipal and state agencies, builders, urban planners, etc.
- Fund market research and a communications campaign to create an enticing narrative about what it means to live in intergenerational/multigenerational housing arrangements and explain how intergenerational living can address pressing issues such as the caregiving shortage, rising healthcare costs, housing, and long-term care costs; include resources for culturally sensitive focus groups to better understand people's experiences and craft messages that resonate across groups.
- Support efforts to share best practices and lessons learned among existing and potential intergenerational living developers and practitioners.

**“I moved here because it looked like real living to be surrounded by families and children.”**

Older Adult Living  
Intergenerationally

## CORPORATIONS

- Invest in intergenerational living as a healthy housing option to attract and retain a workforce who will benefit from on-site supports to manage child and elder care responsibilities.
- Partner and invest to develop market rate and affordable intergenerational housing options.
- Work with state and local governments to redevelop underutilized land or buildings that could be developed as intergenerational housing.

## MANAGED CARE PLANS/HEALTH INSURANCE COMPANIES

- Provide more robust coverage of the costs in in-home supports and services that help older adults to remain in the community.
- Work with federal and state governments to better align eligibility for housing assistance and health insurance so that they are mutually supportive.

# Conclusion

## THE WAY FORWARD

Intergenerational living is a promising concept where older adults and younger people are intentionally integrated into the same building or community with the goal of fostering positive relationships, social connections, and mutual support. As Americans live longer and the population ages, we need more affordable living options that help people stay active and remain connected to neighbors and friends. Many older adults live alone and are socially isolated, while many younger adults struggle with loneliness. Young families have trouble affording and balancing childcare, work, and caring for aging parents. Intergenerational living models offer a promising solution to these challenges.



While intergenerational living is more common in other countries, the models in the United States offer great potential for development and expansion. Several models in the U.S. focus on vulnerable populations like grandparents raising grandchildren and adoptive families. These communities serve a critical purpose and should be expanded. However, if the concept of intergenerational living is going to grow, it needs to be made available to people with all kinds of experiences and incomes.

Moving forward we must invest in **research** to learn more about the impact of intergenerational living on the health and well-being of residents; create **communications** strategies and market research to understand how intergenerational living resonates across broad and diverse groups of people; work on **policy and finance** solutions that encourage the scaling and investment in intergenerational community development; and lastly, develop tools and strategies to promote promising **practices and design** elements to expand the growing field of intergenerational living.

The call for intergenerational living is clear. Our communities are frayed, many families and individuals struggle to pay for housing and needed care, and isolation and loneliness are affecting people of all ages. It is time to offer another option, one where we can live in connected and mutually supportive intergenerational communities.

## INTERGENERATIONAL LIVING

### Bridge Meadows, Treehouse Foundation, & Hope Meadows

Bridge Meadows and Treehouse Foundation are similar examples of intentional intergenerational communities. In both models, families with children impacted by foster care live alongside their older adult neighbors. This intentional design fosters connection. The older adults become mentors, tutors, and in some cases “honorary grandparents” to the children, offering stability, care, and a listening ear.

There are opportunities for connection through shared spaces, like courtyards and community rooms, and on-site staff-organized activities that create opportunities for social engagement, relationship building, and therapeutic mental health services. Meals become potlucks where residents of all ages share stories and laughter. It’s a supportive environment where children benefit from the wisdom of elders, families receive support from their neighbors and staff, and older adults discover a renewed sense of purpose.

Bridge Meadows is a non-profit organization that provides intergenerational housing communities in Oregon (Portland, Beaverton, and Redmond) and currently developing in Tacoma, WA with several more West Coast opportunities on the drawing board. Treehouse Foundation is a non-profit that operates an intergenerational community in Easthampton, Massachusetts, and is currently developing new communities in Boston and Worcester, MA.

Both communities are inspired by Hope Meadows in Rantoul, Illinois. Established in 1994 on a converted military base, Hope Meadows was designed as an intergenerational community where older adults and foster families would come together to raise and adopt foster children. Today, Hope Meadows supports traditional foster and adoptive families and grandparent-led households, foster grandparents, and older youth launching into adulthood.

[bridgemedows.org](http://bridgemedows.org)  
[treehousefoundation.org](http://treehousefoundation.org)  
[hopemedows.org](http://hopemedows.org)



*Photo courtesy of Bridge Meadows*



*Photo courtesy of Treehouse Foundation*



*Photo courtesy of Treehouse Foundation*

# Voices from the Field

## INSIGHTS FROM OLDER ADULTS LIVING INTERGENERATIONALLY

Generations United held a focus group of older adults living in intergenerational housing to get feedback on their experience. Highlights and themes from the conversation are below.

When asked about why they chose to live in intergenerational housing, one participant said that she was relocating from a home she lived in for 40 years and, **“I really liked the idea of a senior community that was not just seniors!”** Another said, **“I wanted to be in a community with kids because senior living seems isolating.”**

Another participant said that with her disability, it was harder to interact with others and believed that the intergenerational community would give her more opportunities to connect. Another participant said, **“I moved here because it looked like real living to be surrounded by families and children.”**

When asked about what makes them engage in their community, one participant said **“...sometimes people need to know you came out [to socialize or participate in an event] even when you didn’t feel like it, and sometimes people need a hug when they come out [to socialize or participate]...sometimes people just need to see that other people were down and now they are not, they might think, well if she can get back up, so can I.”**

All felt their communities were accessible to the kinds of public amenities they need and want like public transportation, stores, and recreation centers. Even in rural communities, participants felt that they had access to the larger community via bus service. Most participants lived in units that were accessible for people with physical disabilities.

Participants felt a strong sense of community and camaraderie within their residence. They highlighted the willingness of people to help each other. One participant said, **“Everyone [in the community] has a caring concern for others... and that is just needed...that connection...someone to ask you how you’re doing.** Another commented, **“I don’t have grandkids, but my community gives me the opportunity to play an active part in the lives of the children that live here.”**

Residents appreciated the sense of community and felt safe where they lived. They also valued the mix of personal space and communal activities and commented on the availability of activities for children. They highlighted the convenience of having amenities like a shared kitchen and the opportunity to socialize.

# Glossary

## Housing Terms

### AFFORDABLE HOUSING

A general term describing housing that is within 30 percent of a household's income. The term can also be used to refer specifically to housing that is affordable to those with low incomes.

### AFFORDABLE HOUSING DEVELOPER

A for-profit or nonprofit organization with a mission that involves the creation, preservation, renovation, operation, or maintenance of affordable housing.

### COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

The Community Development Block Grant (CDBG) program provides resources to communities to address various community development needs. It is administered by HUD, which distributes funding to local government and states on a formula basis that considers factors such as population, percent of the population in poverty, number of overcrowded housing units, etc.

### HOUSING CHOICE VOUCHER

The Housing Choice Voucher program is the federal government's major rental assistance program for very low-income families, older adults, and people with disabilities. Most vouchers are tenant-based, allowing families or individuals to utilize them to rent private housing.

### HOUSING PREFERENCE

Housing preference refers to policies that guide the allocation of housing assistance. Since the demand for housing assistance often exceeds the limited resources available, long waiting periods are common. Public housing authorities (PHAs) may establish local preferences for selecting applicants from its waiting list. For example, PHAs may give a preference to a family who is

homeless or living in substandard housing, paying more than 50% of its income for rent, or involuntarily displaced. People who qualify for any such local preferences move ahead of other people on the list who do not qualify for any preference. Local PHAs can establish local preferences to reflect the housing needs and priorities of their community.

### HUD HOME INVESTMENT PARTNERSHIPS PROGRAM

HOME provides grants to state and local governments to be used in the construction, purchase, or rehabilitation of affordable housing for low-income households.

### LOW-INCOME HOUSING TAX CREDIT (LIHTC)

A congressionally created tax credit (Internal Revenue Code Section 42) available to investors in low-income housing designed to encourage investment that helps finance construction and rehabilitation of housing for low-income households.

### OPERATING SUBSIDY

This is a type of subsidy going to property owners to reduce the management, maintenance, and utility costs of housing. It is needed for projects housing low-income residents who can't afford rents covering the actual costs of housing.

### QUALIFIED ALLOCATION PLANS (QAP)

The QAP is a document that states, and a few local agencies, must develop in order to distribute federal Low-Income Housing Tax Credits (LIHTCs), which can be awarded only to a building that fits the QAP's priorities and criteria. Each QAP must spell out a housing finance agency's (HFA's) priorities and specify the criteria it will use to select projects competing for tax credits.

# Intergenerational Living Terms

## INTENTIONAL INTERGENERATIONAL LIVING

Intentional intergenerational living refers to residential communities open to residents of all ages, including children and older people, that have a deliberate focus on fostering intergenerational interaction and relationships.<sup>15</sup>

## INTERGENERATIONAL COHOUSING

Intergenerational cohousing offers communal living for people of all ages and combines private homes of different sizes and styles alongside shared facilities, such as gardens, playgrounds, gyms, and usually a common house enclosing a large kitchen and dining room that provide ample opportunity for intergenerational mingling.<sup>16</sup> In the U.S., cohousing models are typically developed and managed by residents.

## INTERGENERATIONAL COMMUNITIES

Intergenerational community refers to a place that 1) provides adequately for safety, health, education, and the basic necessities of life; 2) promotes programs, policies, and practices that increase cooperation, interaction, and exchange between people of different generations; and 3) enables all ages to share their talents and resources, and support each other in relationships that benefit both individuals and their community.<sup>17</sup>

## INTERGENERATIONAL SHARED SITES

Intergenerational shared sites are a unique type of intergenerational program that pairs younger generations with older adults in the same physical location, with periodic activities or programs that bring them together. The term shared site is a broader definition that often includes intergenerational living models as well as traditional housing designated for older adults co-located with a day care center or youth program with intergenerational activities integrated into daily life.

## MULTIGENERATIONAL HOUSEHOLDS

- **Related generations under one roof** refers to living situations that include three or more generations of relatives living together. These arrangements are typically associated with financial benefits related to sharing rent and/or providing unpaid support like child or elder care. The most common scenario among Americans who live in a multigenerational household includes older adults, their adult children, and their grandchildren.<sup>18</sup> Importantly, most intergenerational housing is not developed but occurs among families.
- **Home sharing** is an arrangement in which two or more unrelated people share a dwelling within which each has their own private space. A shared arrangement might involve a homeowner and renter, or two or more people renting a house or apartment together. Intergenerational home sharing typically includes an older adult homeowner who offers a private living space to a younger tenant often in exchange for services for part or all the rent.<sup>19</sup>

## UNIVERSITY-BASED RETIREMENT COMMUNITIES

University-based retirement communities offer housing, social activities, continued care, and learning opportunities to older adults. Residents can obtain an advanced degree, learn a new skill, or take classes on topics that interest them. While some examples are close to campus, others are on the same grounds and share facilities. Intergenerational models like [Broadview at Purchase College](#) intentionally foster relationships between older residents and students through shared programming and amenities.



# About

## GENERATIONS UNITED



Because we're stronger together®

Generations United's mission is to improve the lives of children, youth, and older adults through intergenerational collaboration, public policies, and programs for the enduring benefit of all. For more than three decades, Generations United has been the catalyst for policies and practices stimulating cooperation and collaboration among generations, evoking the vibrancy, energy, and sheer productivity that result when people of all ages come together. We believe that we can only be successful in the face of our complex future if diversity—in age, race, and other dimensions—is regarded as our greatest national asset and fully leveraged. Generations United tackles current issues from an intergenerational solutions perspective conducting signature research producing reports analyzing issues and articulating clear recommendations; and convening public events featuring expert commentary, program and policy examples, and personal stories. Learn more at [www.gu.org](http://www.gu.org).

## THE HARVARD JOINT CENTER FOR HOUSING STUDIES



The Harvard Joint Center for Housing Studies strives to improve equitable access to decent, affordable homes in thriving communities. The Center conducts rigorous research to advance policy and practice and brings together diverse stakeholders to spark new ideas for addressing housing challenges. Through teaching and fellowships, the Center mentors and inspires the next generation of housing leaders. Within the Center, the Housing an Aging Society Program aims to deepen understanding of the implications of aging populations and advance policy, planning, design, and public health solutions to address the housing needs of older adults. Learn more at [www.jchs.harvard.edu](http://www.jchs.harvard.edu).

## LEADINGAGE LTSS CENTER @UMASS BOSTON



LeadingAge represents more than 5,400 nonprofit and mission-driven aging services providers and other organizations that touch millions of lives every day. Alongside our members and 36 partners in 41 states, we use applied research, advocacy, education, and community-building to make America a better place to grow old. Our membership encompasses the continuum of services for people as they age, including those with disabilities. One-third of our members develop and operate or manage affordable senior housing properties, some of whom have developed intergenerational housing programs. LeadingAge's research group—the LTSS Center @UMass Boston—has a decades-long history of exploring new models of service enriched affordable senior housing and providing an evidence base for replication and scale. Learn more at [www.ltsscenter.org](http://www.ltsscenter.org).

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  - » One Flushing <https://www.gu.org/resources/profile-one-flushing/>
  - » Broadview at Purchase College <https://www.gu.org/resources/profile-broadview-at-purchase-college/>

# Endnotes

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WWW.GU.ORG

